

DEPARTMENT OF ELDERLY AFFAIRS REACHES OUT TO MINORITY ELDERLY

The Department of Elderly Affairs (DEA) faces a challenge. With increasing frequency, staff members find themselves trying to explain heating assistance, pharmaceutical assistance, in-home services, and other programs to persons for whom English is not their primary language. And the number of minority elderly is growing. The DEA is meeting the challenge with commitment and concern.

According to the American Association of Retired Persons (AARP), 2.5 million persons (10%) of the nation's elders were minorities in 1980. By the year 2025, 15 percent of America's seniors will be minority elderly, and in 2050, 20%. In Rhode Island, currently 15,000 persons (7.8%) of our 198,000 elders are minorities. The classification of minorities includes Blacks, Hispanics, Asian/Pacific Islanders, and Native Americans. As the AARP notes, minority elders face a variety of difficulties living in a new country. Housing, access to health care, and social isolation brought on by language and cultural barriers have to be overcome in order to improve the quality of life for minority elders. "Although age is sometimes called the great equalizer, today's elderly are a highly diverse group. Differences in income, health and social supports significantly affect the elders' quality of life. An important source of this diversity is ethnicity," noted the AARP.

Nationally, the average income for white elders is \$7500 annually. It is \$4600 for minorities. In Rhode Island, 51 percent of minority elderly (nearly 8,000 persons) are living on incomes at or below the poverty level! Thus, outreach and information services are critical in assisting minority elderly in accessing needed health, social, and income benefit programs.

According to Maureen Maignet, DEA director, "We have a responsibility to address the economic, social, and physical needs of our minority elders. Through advocacy, outreach, and education, we will address those issues that contribute to a better life for these elders. The recent staff training was part of our ongoing effort to increase awareness of the problems faced by elders of culturally diverse backgrounds."

Although there is renewed emphasis on providing service to minority elders, the DEA has made steady progress in serving this population. Several DEA staff members, including three information and referral specialists, are fluent

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THE RIEAP EMPLOYEE ASSISTANCE PROGRAM — A BENEFIT FOR ALL!

The concept of the Rhode Island Employee Assistance Program is based on the fact that nobody can forever leave their problems at home. Persons who struggle with long-term health, emotional, alcohol, financial, marital, family or drug problems, will eventually see these problems affect their job performance in terms of attendance, quality of work, quantity of work, interaction with coworkers and relations with the public. It is at that point that their problem becomes the problem of State management and union officials as well.

The Rhode Island Employee Assistance Program was established to help troubled State employees by encouraging self-referrals before job performance becomes impaired. RIEAP is a "safe-haven" . . . a place where any State employee or family member can receive information and confidential assistance. Many problems experienced by individuals (child abuse, sexual problems, alcoholism, etc) are of such a nature that they feel uncomfortable talking about them with a stranger, co-worker or union representative. However, knowing that they have a "friend" in the Employee Assistance Program makes taking the first step of seeking assistance a little easier. The EAP is a *safe place* for an individual to contact.

Unfortunately, some problems are not addressed until they do create job problems frequently placing the person's job in jeopardy. To respond, RIEAP provides supervisor and union training along with ongoing consultation services to document, confront and refer troubled employees to the EAP as an alternative to disciplinary action, and to the professional help they need. Thus, RIEAP is both an employee benefit and a management/labor tool which not only helps the troubled employee, but ensures the health and safety of other employees and the public at large. It is fully utilized and supported by all of the unions representing State employees.

Assessment, diagnosis and appropriate referral does not end RIEAP involvement. Continued follow-up and contact can help prevent relapse and result in earlier intervention of future problems. So, RIEAP remains involved with an individual until all problems are either appropriately confronted or resolved.

Since it was established in 1985, thousands of State employees and their family members have utilized RIEAP,

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FROM THE OFFICE OF THE GOVERNOR Executive Orders

No.	Date	Subject
92-13(A)	7-7-92	Amends EO 92-13 establishing the Rhode Island State House Restoration Society to solicit and accept tax-exempt contributions to be used exclusively for the restoration and preservation of the State House.
92-15	6-26-92	Establishes the Governor's Council on Physical Fitness and Health.
92-17	8-6-92	Authorizes the Director of the Department of Environmental Management to waive user fees for all State beaches, parks and recreation areas on any legal holiday recognized by the State of Rhode Island.
92-18	8-13-92	Declares a state emergency for the communities served by the Pawtucket Water Supply Board.
92-18(A)	8-17-92	Amends EO 92-18 of 8-13-92 to expand the declared state of emergency by including the community of North Kingstown.
92-19	8-17-92	Establishes the Rhode Island Medical Assistance Health Care Financing Council to coordinate the financing of all health care services provided through the Medical Assistance Program.
92-20	8-14-92	Rescinds the Vendor Registry.

For more information or copies of Executive Orders, contact the Office of the Executive Counsel, 277-2080, Ext. 258.

RIEAP Employee Assistance

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giving Rhode Island's Program the highest utilization rate of any State employee EAP across the country. This benefit continues to be available, and during these especially stressful times, all Rhode Island State Employees and their family members are encouraged to use it.



Comprehensive Assessment, Referral and Education Services
120 Centerville Road, Warwick, RI 02886 1-800-445-1195

pRIde

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OFFICE OF TRAINING AND DEVELOPMENT COURSES

TRAINING TRAINERS:Fee \$198

5 Thurs. begin. Nov. 5 (no class Nov 26). 9 a.m. - 4 p.m.;

1 credit. Instructor: Scott Mueller, M.S.W.

USING THE TDDFee \$5*

Tues. Nov. 10; 9 a.m. - 12 noon. Instructor: George Whalen

*Co-sponsored with State Building Commission.

DESKTOP PUBLISHINGFee \$97

5 Weds. begin. Nov. 18. 9 a.m. - 12 noon; 1/2 credit.

Instructors: James Davis, Ed.D. and Michael Hughes, M.A.

TELEPHONE TECHNIQUESFee \$15

Wed. Nov. 18, 9 a.m. - 12 noon; Instructor: Joan Sackett, M.A.

SELF DEFENSE FOR WOMENFee \$20*

Nov. 30 and Dec. 1; 3 p.m. - 5 p.m. Instructor: Sgt. Armand

Pires. *Co-sponsored with Prov. County Sheriff's Dept.

NEWSLETTER PUBLISHING WITH WORD PERFECT 5.0Fee \$27

Tues. Dec. 8; 8:30 a.m. - 12:30 p.m.

Instructor: James E. Davis, Ed.D.

OTD RECOGNIZES MANAGERS COMMITTED TO EMPLOYEE TRAINING & DEVELOPMENT

- Dave Lawrence, Dept. of Administration
- Lisa D'Agostino, Dept. of Elderly Affairs
- Miriam Coleman, Employment & Training
- Ernest Julian, Dept. of Health
- Jan Shedd, Dept. of Health
- Tricia Leddy, Dept. of Health
- Dotty Shackleton, Dept. of Human Services
- Connie Patterson, Dept. of Human Services
- Marie McGlynn, Dept. of Transportation
- Jim Capaldi, Dept. of Transportation
- Bob Shawver, Dept. of Transportation

These are some of the many managers, statewide,
committed to quality performance and service.

Thanks, for your efforts and dedication!

DEA Reaches Out

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in Spanish or Portuguese. The "Speakout '87" and "Speakout '90" public forums were held at Spanish, Southeast Asian, and Black community sites. The DEA has translated all signs at agency offices in Providence into Spanish. The need to reach out to minority elders is addressed in the State Plan on Aging for Fiscal Years 1992 through 1995. Plans are under way to translate the DEA Pocket Manual of Elder Services into Spanish. In November of 1991, Susan Sweet, DEA associate director, organized a panel discussion entitled "Reaching Culturally Diverse Populations" at an Administration on Aging regional conference in Massachusetts. Chhem Sip, representing the Southeast Asian Community, participated on the panel along with Hill, Wilcox, Sekatau, and Valencia.

As Maigret observed, "Our goal is to help enrich the lives of minority and non-minority elders alike and to help them appreciate the diversity in their cultures and heritage. We want to help all elders achieve a healthy and independent lifestyle. To achieve this goal, we are committed to reaching out to minority elders."

Reduce the cost of saving for retirement

When you retire, will your nest egg allow you to live comfortably? One way to be sure is to start saving now. Choosing a solid retirement plan and making regular contributions can help ensure financial security later.

But choosing the ideal retirement plan can be mindboggling. There is a bewildering array of investments such as CDs, mutual funds, money market accounts and conventional savings accounts, to name a few. How do you know which is right for you?

The overall idea is **TO FOCUS ON YOUR OBJECTIVES**, keeping all of your options in mind. The benefits of a 457 Deferred Compensation Plan are straightforward. Your money grows substantially faster in a 457 because your contributions are made on a pre-tax basis. This means that you will not pay federal or state taxes on the contributions to your account until you withdraw the money. You also avoid paying current taxes on the interest and any earnings on your accounts. Tax-deferred earnings, coupled with the power of compounding, allow greater growth and appreciation than might be available through other conventional savings plans. In comparison to a conventional savings account, a 457 Deferred Compensation Plan is more advantageous. It enables you to save the same amount of money and have more spendable income. The full benefit of this preferential tax treatment is demonstrated in the example in the following column.

Flexibility and superior growth are important features of any retirement savings plan – with a 457 Deferred Compensation Plan you get both. Compare all the options and you'll probably agree: one of the best ways to save for retirement is with a 457 Deferred Compensation Plan.

	CONVENTIONAL SAVINGS	457 DEFERRED COMPENSATION PLAN ACCOUNT
Annual salary	\$25,000	\$25,000
457 Deferred Compensation Plan contribution	2,500	0
Adjusted "taxable" income	22,500	25,000
Federal taxes	2,580	2,988
FICA	1,912	1,912
Take-home pay	18,008	20,100
Conventional savings plan contribution	0	2,500
SPENDABLE INCOME	18,008	17,600

The example is based on 1990 federal income taxes for an individual with a gross salary of \$25,000, single filing status claiming the standard deductions. This comparison is for illustrative purposes only.

The Variable Annuity Life Insurance Company, based in Houston, Texas, has specialized in qualified retirement plans and tax-deferred annuities for over 35 years. Over \$16 billion in assets rank VALIC in the top 1% of America's life insurance companies.

And VALIC has received high ratings from four leading independent rating agencies. In June, VALIC received its most recent rating — A++ (Superior), A.M. Best's highest rating. Duff & Phelps Credit Rating Co. Insurance Rating Service and Standard and Poor's Rating Services also gave VALIC their highest ratings of AAA and AAA (Superior), respectively. VALIC also received an Aa2 (Excellent) rating from Moody's Investors Service, reflecting the company's good quality investment portfolio.

For more information about VALIC's Deferred Compensation Plans, call 1-800-44-VALIC (1-800-448-2542).



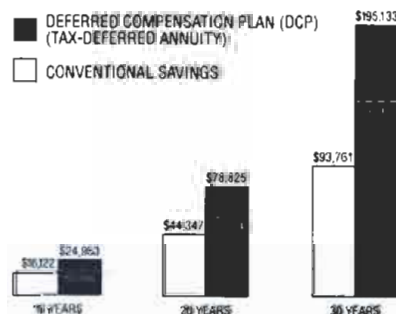
Does your retirement plan work as hard as you do?



You work hard. And you deserve to retire comfortably. But it won't happen unless you start planning now.

Take advantage of your special benefits under Section 457 of the Internal Revenue Code. With a VALIC 457 Deferred Compensation Plan, you can save for retirement while lowering your current income taxes. And, because interest on the account is tax-deferred, your retirement plan savings will grow faster than in a conventional savings account.

Thousands of state government employees nationwide have trusted their retirement plans to



This hypothetical chart compares the results of contributing \$100 per month (\$138.89 for the tax-deferred annuity because contributions are before-tax; it assumes a 28% tax rate and an 8% fixed rate of return before fees and charges). The deduction of fees and charges is reflected in the chart. The dotted lines represent the amounts remaining after withdrawal and payment of taxes and any surrender charges. An additional 10% federal tax penalty may apply to withdrawals before age 59½.

VALIC. To learn more about VALIC Deferred Compensation Plans, just call 1-800-44-VALIC (1-800-448-2542). It's a simple step toward a comfortable retirement.

America's Retirement Plan Specialists

VALIC®
★ An American General Company

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Rhode Island state employees have something that most of their counterparts in other states lack a **GROUP LEGAL PLAN**. This year 1,485 state workers were enrolled in the plan. Through payroll deduction, the cost per pay period was \$4.43 for individuals and \$5.70 for family coverage. In 1993, the cost of plan membership **DROPS** 10%—to \$3.99 and \$5.13 respectively—making legal protection an even better bargain. If you want to join, now is the time. **THE OPEN ENROLLMENT PERIOD ENDS NOVEMBER 15.**

Just as group health insurance pays for visits to your doctor's office, the group legal plan pays for consultation with the lawyer of your choice. If you don't know a lawyer, you can choose from nearly a thousand experienced attorneys who belong to the insurance company's "panel" network.

The Prepaid Legal Service Corporation's Insurance Plan for State of Rhode Island Employees provides a long list of important benefits. For example, if you're ever charged with a crime, or if you are named as a defendant in a lawsuit, the insurance policy pays an attorney to represent you in court. Fortunately, those are the kinds of legal pitfalls that most people never encounter. More often, members use the legal insurance plan to help solve a variety of less serious problems.

Say for example that an auto repair shop performs unauthorized work. You object, but the shop won't return your car unless you pay on the spot, so you pay. What recourse do you have? What will happen if you stop payment on the check? Chances are a phone call to your attorney will straighten things out.

Suppose your landlord won't return your damage deposit after you move out of his apartment. He says the place needed repainting, but is that damage repair or routine maintenance? Did your young child mark on the walls with crayons, or was it simply time to repaint? Call your legal plan attorney for prompt intervention.

Perhaps your son is arrested by police for some trivial teenage transgression. He's a good kid, he just made a dumb mistake. Your insurance plan attorney will help unravel the legal entanglement.

PUT A LAWYER IN YOUR CORNER

No one likes to think about divorce or bankruptcy, but those things happen, and when they do, a legal plan attorney will go to work. You may have to pay a filing fee, but there is no deductible and no copayment. The lawyer's services are covered.

Maybe you want to buy a home. Which is best, a conventional mortgage or a contract for deed? Better have your legal plan attorney look over the documents.

Suppose a traffic charge is pending. If convicted, you could lose your driver's license. You don't have to defend yourself in court, your plan attorney will be there to represent you.

Those are just a few of the most common legal problems that ordinary people encounter in an increasingly complex society. But there are other features of the legal insurance plan that have nothing to do with problems. Some of the good things in life—adopting a child, planning for financial security—also involve legal procedures that only attorneys can handle.

Many plan members take advantage of "document preparation," services for things like wills, trusts, and codicils. For example, in order to handle the affairs of an aging relative, you might need a "power of attorney."

Some people feel more secure with a "living will" tucked away in a desk drawer or safe deposit box. A living will states what should be done in the event that an accident or illness leaves you unable to make decisions for yourself.

Good attorneys charge \$100 an hour or more. So if you have a will drawn in your first year of plan membership, you've already gotten your money's worth. All the other insurance coverages are still available, just in case you encounter a serious, unexpected legal problem.

Like all insurance policies, the group legal plan lists both "covered matters" and "exclusions." It's important to know which legal services are included and which are not. For instance, the plan does not cover lawsuits arising from traffic accidents. Your car insurance policy provides that protection. Also, if you consult a "panel attorney," covered matters are 100% paid in full. However, if you use an attorney who is not a member of the panel, a reimbursement schedule applies.

The answers to your questions about legal insurance can be found in the materials now being distributed by the Department of Administration. For more information you can also phone Midwest Legal Services toll-free at 800-247-4184.

Legal insurance is an important benefit. It costs very little, but it can be extremely valuable. Why not join the plan before enrollment ends on November 15?

OPEN ENROLLMENT PERIOD OCTOBER 15 / NOVEMBER 15.

COVERAGE BECOMES EFFECTIVE DECEMBER 1, 1992.

PREMIUM RATES NOW REDUCED 10% FOR BOTH NEW AND CURRENT ENROLLEES!

CONTACT YOUR PERSONNEL/PAYROLL OFFICE FOR FURTHER INFORMATION ON BENEFITS AND RATES.

**JOIN THE STATE EMPLOYEES
LEGAL INSURANCE PLAN**



GOOD ADVICE!

In an increasingly complex society, every family needs a lawyer—a trusted legal advisor who can solve consumer disputes, draft financial documents, and take the worry out of important family decisions. Good attorneys charge \$100 an hour or more, but when you enroll in the state employees group legal plan there are no hourly fees—most legal services are paid in full. You can consult a lawyer you already know, or choose from a list of participating attorneys.

Prepaid Legal Service Corporation's Insurance Plan for State of Rhode Island Employees

- legal representation for divorce or separation (6-month waiting period for new plan members)
- defense of traffic charges that could result in loss of license
- defense of civil lawsuits (except traffic accidents)
- defense of misdemeanor or felony charges
- adoption, juvenile court proceedings
- matters arising from the performance of your job

- bankruptcy proceedings
- plus, up to four hours of in-office consultation and document preparation per year on any legal matter not specifically excluded, including wills, trusts, and most real estate transactions

This legal insurance plan is an employee benefit, so you pay for it through payroll deduction.

26 Payments	20 Payments	Annual Cost
INDVL FAMILY	INDVL FAMILY	INDVL FAMILY
\$3.99 \$5.13	\$5.18 \$6.67	\$103.74 \$133.40

Family benefits cover husband, wife, and unmarried children under the age of 19 (age 23 if a full-time student). For a complete list of coverages and exclusions, refer to the materials being distributed by the Department of Administration.

The annual enrollment period ends November 15, 1992, so don't wait. Sign up today for this valuable legal service plan.

Underwritten by Midwest Mutual Insurance Company, West Des Moines, IA 50265